

Senior citizens have less than one week to enroll in a highly scrutinized federal prescription drug program before incurring lifetime penalties that would likely hurt those it aims to help.

Maryland seniors eligible for Medicare Part D must select one of 47 plans by May 15 — Monday — or they will be hit with an additional monthly fee that can never be removed. With about 200,000 seniors across the state not yet signed up, dozens of lawmakers and senior health officials fear many will fail to meet the deadline and have called on the Bush administration to extend the cutoff date.

"If they do not extend the deadline and waive the penalty, seniors everywhere are going to suffer, and the goal was to give seniors a benefit, so it's counterproductive," said Karen L. Lehman, chief of aging and community centers for Charles County.

U.S. Reps. Steny H. Hoyer and Benjamin L. Cardin condemned the Republican-endorsed plan during a meeting at the Victoria Park senior apartment complex in Waldorf on Monday, but appealed to seniors who have not enrolled to do so quickly.

"It's bad, but it's the law," said Cardin (D-Md., 3rd), who is running for the seat being vacated by retiring U.S. Sen. Paul S. Sarbanes (D-Md.).

Critics have called the plan costly, complicated and inadequate.

Cardin, who has drafted a pair of bills to amend the existing plan, decried a provision in the law that prohibits the federal government from negotiating the price of prescription drugs, which he said will drive up the cost of premiums.

"The problem is this Medicare Part D plan was drafted by the lobbyists, not legislators, and they are protecting their interests," he said.

Seniors who don't enroll by Monday will have to wait six months to do so and will be slapped

with a penalty equal to 7 percent of the average monthly premium in Maryland for the rest of their lives. Monthly premiums for the 47 different plans range from \$6.44 to nearly \$70.

Despite its shortcomings, Hoyer (D-Md., 5th) acknowledged that the new benefit is good for low-income seniors and those taking numerous prescriptions.

Several Victoria Park residents who have already enrolled said they are generally pleased with the program.

Under her plan, Doris King, 82, said she will pay \$28 per month. Without coverage, she estimated the nine prescriptions would cost about \$400.

"It's a little more expensive than I'd like, but it's the best bet," she said, calling the late enrollment penalty "totally unfair" for seniors on fixed incomes.

Despite reaching out to seniors for months, Lehman said her office continues to field dozens of calls — many from overwhelmed seniors — about the complex prescription drug program.

Extending the enrollment deadline would give seniors more time to determine which option is best for them.

"The plans are confusing, the information that has been out to seniors has not always been accurate and you need to give everybody time to see what they're going to do and how much it's going to cost them," she said.

Assessing the penalty would only increase prescription drug costs for those who can least afford it, she said.

"If suddenly you had to pay 7 percent more on your groceries ... imagine what that would mean to you," Lehman said. "That can really add up."